

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JAYNEE ALEXIS DAVIS

Debtor(s)

Case No. 20-10767-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2020.
- 2) The plan was confirmed on 03/30/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/18/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,468.00.
- 10) Amount of unsecured claims discharged without full payment: \$249,903.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,747.36
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$65,747.36**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,645.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,845.81**

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS	Unsecured	NA	76.51	76.51	1.62	0.00
BARCLAY'S	Unsecured	2,761.00	NA	NA	0.00	0.00
BAYVIEW	Secured	116,278.00	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	NA	834.43	834.43	834.43	0.00
BLOOMINGDALES	Unsecured	1,651.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	4,053.66	4,053.66	85.66	0.00
CENTRAL CREDIT	Unsecured	76.00	NA	NA	0.00	0.00
CHELTANHAM TOWNSHIP	Unsecured	597.61	NA	NA	0.00	0.00
CHELTENHAM SCHOOL DISTRICT	Secured	NA	3,289.10	3,289.10	3,289.10	0.00
CITY OF PHILA	Secured	NA	27.00	27.00	27.00	0.00
CITY OF PHILA	Secured	NA	2,002.97	2,002.97	2,002.97	0.00
COMCAST	Unsecured	597.61	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Secured	NA	19,553.52	782.31	782.31	0.00
CREDIT COLLECTIONS	Unsecured	226.00	NA	NA	0.00	0.00
DEPT OF ED	Unsecured	NA	NA	NA	0.00	0.00
EASYPAY FINANCE	Unsecured	NA	1,484.01	1,484.01	31.36	0.00
FEDLOAN SERVICING	Unsecured	195,210.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	18,462.20	18,462.20	18,462.20	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,843.24	3,843.24	81.21	0.00
LORD & TAYLOR	Unsecured	1,704.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	7,303.68	7,303.68	154.34	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	1,032.83	1,032.83	21.82	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	2,151.90	2,151.90	45.47	0.00
NEWREZ LLC D/B/A/ SHELLPOINT M	Secured	NA	115,570.85	2,714.01	2,714.01	0.00
ONYX BAY TRUST C/O	Secured	NA	37,500.00	916.75	916.75	0.00
PHILA. FEDERAL CREDIT UNION	Secured	NA	20,213.75	20,213.75	0.00	0.00
PHILA. FEDERAL CREDIT UNION	Secured	NA	NA	2,601.70	2,601.70	0.00
PHILA. FEDERAL CREDIT UNION	Unsecured	NA	15,000.00	15,000.00	316.97	0.00
PLAZA SERVICES	Unsecured	3,152.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,455.50	2,455.50	51.89	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	800.42	800.42	16.91	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,099.66	1,099.66	23.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	567.12	567.12	11.98	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,978.83	2,978.83	62.95	0.00
SERVBANK SB	Secured	NA	301,176.35	17,220.77	17,220.77	0.00
SOUTHWEST CREDIT	Unsecured	300.00	NA	NA	0.00	0.00
SUNRISE CREDIT	Unsecured	597.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	1,113.26	1,113.26	23.52	0.00
TOWNSHIP OF CHELTENHAM	Secured	NA	2,336.37	2,336.37	2,336.37	0.00
WYNGATE COMMUNITY ASSOC	Secured	NA	3,785.00	3,785.00	3,785.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$20,851.53	\$20,851.53	\$0.00
Debt Secured by Vehicle	\$23,597.76	\$3,384.01	\$0.00
All Other Secured	\$11,440.44	\$11,440.44	\$0.00
TOTAL SECURED:	\$55,889.73	\$35,675.98	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,296.63	\$19,296.63	\$0.00
TOTAL PRIORITY:	\$19,296.63	\$19,296.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,960.62	\$928.94	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,845.81</u>	
Disbursements to Creditors	<u>\$55,901.55</u>	
TOTAL DISBURSEMENTS :		<u>\$65,747.36</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/13/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.